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Finally, a good many inaccuracies and infelicities of detail might be pointed out. But the book is not to be judged by its slips. On the whole it is a useful recruit for the reference-shelf. One finds difficulty in believing that it will commend itself as a general text for beginners.

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Financing the Wage-Earner's Family. A Survey of the Facts Bearing on Income and Expenditures in the Families of American Wage-Earners. By SCOTT NEARING. (New York: B. W. Huebsch. 1913. Pp. 171. \$1.25.)

Two problems of surpassing interest are proposed by Dr. Nearing when it is asked, "What amount of money wage is required to purchase the housing, food, clothing, fuel and other items of normal family consumption?" and "What relation at present exists between income and expenditure?"

After it has been shown that, although unemployment from various causes may reduce income to zero, the maximum earnings of the American workingman are rigidly fixed by the limitations of his occupation, there is presented the task of defining a standard of living in terms, first of goods and then of money. To this end, the author accepts the estimates for the "minimum" and "fair" standards in the *Report on the Condition of Woman and Child Wage-Earners in the United States*.¹ Very properly deprecating the minimum money standard on the ground that only a woman of superhuman ability could finance a family on so small a sum, Dr. Nearing concludes that "the available data indicate that a man, wife, and three children under fourteen cannot maintain a fair standard of living in the industrial towns of eastern United States on an amount less than \$700² a year in the southern, and \$750 a year in the northern, states. In the large cities, where rents are higher, this amount must be increased by at least \$100" (p. 97).

The writer, in attacking his second problem, makes use of the results of his study of *Wages in the United States*, namely that "in the district lying east of the Rocky Mountains and north of the Maryland (!) and Dixon Line, half of the adult males in the United States are earning less than \$500 a year; that three fourths

¹ Vol. 16, p. 133 *et seq.* and p. 233 *et seq.*

² \$600 (?) See p. 91.

of them are earning less than \$600 annually; that nine tenths of them are receiving less than \$800 a year; while less than ten per cent are receiving more than that figure" (p. 106). From these two premises as to the cost of living and the distribution of wages it follows that "three fourths of the wage-earners in small towns, and nine tenths of the wage-earners in large cities are unable to provide a fair or efficiency standard for a normal family" (p. 107). Since the compensation of women and children is very small, but little encouragement can be found in the fact that many of them contribute to the household purse.

The book closes with an appeal for further investigations, particularly of local costs and standards. There is an appendix of interesting extracts from Mrs. More's *Wage-Earners' Budgets*, and from the *Report on the Condition of Woman and Child Wage-Earners in the United States* (vol. 16).

In a book so full of figures, absolute accuracy is hardly to be expected, yet one is rather startled to find the cost of maintaining a "fair standard" in Georgia and North Carolina set at \$600.74 on page 91, \$708.87 in a table on page 96, and, presumably, \$600 on page 107. The results of four apparently independent errors in arithmetic contribute to the mistake on page 96, yet the discrepancy of \$100 is calmly incorporated in the text (p. 97). Again, the cost of a "fair standard" of living in Fall River is given as \$731.90 on page 93, \$745.35 in the table on page 96, and \$690.95 on page 118. The author expressly states that the \$731.90 relates to English, Irish, and French Canadians; and then, without warning the reader of the change, he adopts the standard set by the Federal Bureau of Labor for the Portuguese, Poles, and Italians, \$690.95.³ These errors may be mere slips of the pen, but there is one unmistakable mathematical blunder in the incidental use of the theory of probability (p. 14). If, each year he is at work, a railway trainman has "one chance in twenty of being injured," the chance that he will be injured at least once in a period of twenty years of service is not "one to one," whatever that may mean to the author, but approximately two in three (0.6426).

Waiving these somewhat petty matters of mathematics, the main argument is particularly weak at two points. First, let it be assumed, for instance, that one half of the adult males are em-

³ *Op. cit.*, vol. 16, p. 245.

ployed at wage rates of less than \$600 per year, and that they are unemployed on the average one fifth of the time; the inference is by no means demanded that one half of the adult males are paid wages of less than \$500 per annum. The fallacy of this argument lies in an incorrect assumption. Suppose that ten men are paid \$12 per week. If each of them is idle eleven weeks, each will earn less than \$500 in the year. If, on the other hand, five are out of work six weeks, and five are unemployed sixteen weeks each, the average idleness is still eleven weeks, but only half the men earn under \$500. Dr. Nearing seems to believe that practically every man who earns \$12 per week, will be idle at least eleven weeks. How far this supposition is from the truth is difficult to say; but it is probable that not more than a sixth of the industrial workers are unemployed as much as eleven weeks in a given year.⁴ This assumption plays a prominent part in Dr. Nearing's reasoning (pp. 104-106, 110, 118).

Second, if the validity of these wage calculations be granted, in the statement that, "since a fair or an efficiency standard for a normal family involves an outlay of from \$600 in a small industrial town to \$900 in a large city, three fourths of the wage-earners in small towns and nine tenths of the wage-earners in large cities are unable to provide a fair or efficiency standard for a normal family," (pp. 106-107) there is a clear *non-sequitur*. Before this conclusion can be accepted, it must be demonstrated that wages are no higher in large cities than in small industrial towns. The British Board of Trade found that, "with one exception the index numbers (of wages) for skilled men fall in unbroken sequence with the size of the population group, while those for unskilled men are irregular."⁵

The vital point in the discussion of the contributions of women and children to household incomes is all but ignored. It is not very enlightening to conclude that *on the average* "four fifths of the family income is contributed by the husband." What must be determined for a comparison of family receipts with the cost of living is whether the individual wage-earning women and children are members of the households of the low-paid men, and whether their contributions raise the total incomes of these families to the efficiency standard.

Paucity of data seems at present to make futile any attempt to

⁴ See *Eighteenth Annual Report of the Commission of Labor*, p. 290 and also *Twelfth Census, Occupations*, pp. ccxxvi and ccxxxv.

⁵ Sen. Doc. No. 22, 62 Cong., 1 Sess., vol. 4, p. xix.

determine scientifically the existing relations between family incomes and the cost of living. However, impossible as it is to accept Dr. Nearing's reasoning, it is necessary to grant his main contention, that an extremely large proportion of American families are unable to live on a reasonably satisfactory plane. The book possesses the additional value of serving to popularize the results of some of the most recent careful budgetary investigation.

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Statistics. BY ROBERT GIFFIN. Edited by HENRY HIGGS and GEORGE UDNY YULE. (London: Macmillan and Co., Limited. 1913. Pp. vii, 485. \$3.00.)

This book, written during the years immediately following the author's retirement from public service in 1897, and edited and published posthumously, considers neither the nature, history nor the methodology of statistics. For that reason it cannot be considered a handbook on statistics, although so planned by the author. The privilege of old age to write intermittently, leisurely, and with disregard of preconceived plan destined this work to become rather the systematic observations on the statistics of various phases of social life of a man grown wise in matters of statistics. The data used for illustration are few and obsolete for present-day readers, but the wisdom directing the observations concerning the data can never become obsolete. The reviewer agrees with the editors that this volume, "when it has ceased to be reckoned among the Literature of Knowledge will still remain among the Literature of Power."

The volume considers, according to a plan more or less precisely followed in the respective chapters, the statistics of the following phases of social life: area and population; births, deaths, marriages, emigration and immigration; imports, exports, and shipping; agriculture; mining; fishing; manufacturing; railroads; other public service businesses; finance; money markets; prices and wages; wealth; justice; pauperism; education; accidents and insurance. The final chapter discusses methods of constructing tables, while the introductory chapter presents the author's plan of analysis of the statistics of each subject considered.

This plan, not closely followed, is to make the following enquiries concerning each subject: the objects for which statistics of the subject are intended; description of data and how obtained;